

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS,
EASTERN DIVISION**

IN RE: Ameriquest Mortgage Co.,
Mortgage Lending Practices Litigation.

MDL No. 1715

Lead Case No. 05-CV-07097

THIS DOCUMENT RELATES TO:
*Allen F. Cowart, et al. v. Ameriquest
Mortgage Company, et al;*
Case No. 08 C 2354

Centralized before the Honorable
Marvin E. Aspen

NOTICE OF OPTING-OUT OF CLASS ACTIONS

The plaintiffs in the following federal action hereby state that they opt-out of participation in any pending class action lawsuit in this multidistrict litigation that may relate to them:

Allen F. Cowart, et al. v. Ameriquest Mortgage Company, et al; (N.D. Ill. Case No. 08-cv-2354)

Respectfully submitted this 28th day of August 2008.

/s/ Earl P. Underwood, Jr.
Earl P. Underwood, Jr.
Law Offices of Earl P. Underwood, Jr.
21 South Section Street
Post Office Box 969
Fairhope, AL 36533-0969
(251) 990-5558 (voice)
(251) 990-0626 (fax)
epunderwood@alalaw.com

CERTIFICATE OF SERVICE

I hereby certify that on this the 28th day of August 2008, a copy of the foregoing was served on counsel for all parties to this proceeding by placing a copy of same in the U.S. Mail, properly addressed and first-class postage prepaid to:

Stephen J. Bumgarner
Burr & Forman LLP
3400 Wachovia Tower
420 North 20th Street
Birmingham, AL 35203

I further certify that on this 28th day of August 2008, a true and correct copy of the foregoing document was filed electronically. Notice of this filing will be sent by electronic mail to all counsel of record by operation of the Court's electronic filing system. Parties may access this filing through the Court's system.

/s/ Earl P. Underwood, Jr.
Earl P. Underwood, Jr.